# 12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 1 of 54

B1 (Official Form 1) (12/11)

United States   WESTERN DIS AUSTIN					Volunt	ary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Boyles, Kenneth Earl</b>			Name of Joint Debi Boyles, Linda	tor (Spouse) (Last, First, M Jean	iddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				sed by the Joint Debtor in th aiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Comptan one, state all): xxx-xx-8310	olete EIN (if more		Last four digits of S than one, state all):	oc. Sec. or Individual-Taxpa	ayer I.D. (ITIN)/Cor	mplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 1404 Knoll Ridge Drive Cedar Park, TX	[7]D 00DE		Street Address of J 1404 Knoll Ric Cedar Park, T	•	, City, and State):	[7]0 0005
	78613					ZIP CODE 78613
County of Residence or of the Principal Place of Business: Williamson			County of Residence Williamson	ce or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street address):			Mailing Address of	Joint Debtor (if different fror	m street address):	
	ZIP CODE					ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	eet address abov	/e):				_ [
						ZIP CODE
Type of Debtor (Form of Organization)	Nature o	of Busin				e Under Which Check one box.)
(Check one box.)  Individual (includes Joint Debtors)	Health Care	e Busine et Real E	ess Estate as defined	Chapter 7 ☐ Chapter 9	Chapter 15 Pe	etition for Recognition
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	in 11 U.S.C Railroad	C. § 101(	(51B)	Chapter 11	_	Main Proceeding etition for Recognition
Partnership	Stockbroke Commodity			Chapter 12 Chapter 13		Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Ba				Nature of Debts	
Chapter 15 Debtors Country of debtor's center of main interests:			explicable.)	Debts are primarily co	onsumer	Debts are primarily business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a under title 2	tax-exer 26 of the	mpt organization United States Revenue Code).	§ 101(8) as "incurred individual primarily for personal, family, or he hold purpose."	l by an r a	243,11030 403,101
Filing Fee (Check one box.)  Full Filing Fee attached.			Check one box  Debtor is a sr	c: Chapter 11 mall business debtor as defi		§ 101(51D).
_	anly) Must attach		Debtor is not Check if:	a small business debtor as	defined in 11 U.S.0	C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).						
Filing Fee waiver requested (applicable to chapter 7 individua attach signed application for the court's consideration. See C			Acceptances	icable boxes: g filed with this petition. of the plan were solicited pin accordance with 11 U.S.C	repetition from one	or more classes
Statistical/Administrative Information			Or or oakere, ii	Taccordance with 11 c.c.c		THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to  Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured c	and administrative		es paid,			OOUNT OSE ONET
Estimated Number of Creditors	5,001-	10,001-	<u></u>	50,001- Ove	r	
Estimated Assets 5,000		25,000	50,000	100,000 100		
		\$50,000 to \$100			e than pillion	
Estimated Liabilities	\$10,000,001 S	\$50,000 to \$100	,001 \$100,000,		e than	

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 2 of 54

B1 (Official Form 1) (12/11) Kenneth Earl Boyles Name of Debtor(s): Voluntary Petition Linda Jean Boyles (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: **Exhibit B** Fxhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Denise A. True 5/18/2012 Denise A. True Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.  $\mathbf{\Lambda}$ **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 3 of 54

B1 (Official Form 1) (12/11)	Page 3
Voluntary Petition	Name of Debtor(s): Kenneth Earl Boyles
(This page must be completed and filed in every case)	Linda Jean Boyles
Sig	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Kenneth Earl Boyles Kenneth Earl Boyles	
Kenneth Earl Boyles	X
X /s/ Linda Jean Boyles Linda Jean Boyles	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
<b>5/18/2012</b> Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
/s/ Denise A. True  Denise A. True  Bar No. 24008212	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and
Define A. True Bal No. 24000212	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules
Fred E. Walker, PC	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
609 Castle Ridge Rd.	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document
Austin, TX 78746	for filing for a debtor or accepting any fee from the debtor, as required in that
	section. Official Form 19 is attached.
Phone No.(512) 330-9977 Fax No.(512) 330-1686	_
5/18/2012	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debter requests relief in accordance with the sharter of the 44 debter of	Address
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X
	\ <u></u>
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
	Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional chasts
S. / Williams and ridge	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Data	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 4 of 54

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Kenneth Earl Boyles		Case No.		
	Linda Jean Boyles		(if known)	
	Debtor(s)			

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 5 of 54

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Kenneth Earl Boyles	Case No.
	Linda Jean Boyles	(if known)
	Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Kenneth Earl Boyles Kenneth Earl Boyles
Date: <b>5/18/2012</b>

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 6 of 54

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re: Kenneth Earl Boyles		Case No.		
	Linda Jean Boyles		(if known)	
	Debtor(s)			

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☑ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 7 of 54

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

Debtor(s)

In re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Linda Jean Boyles Linda Jean Boyles
Date: <b>5/18/2012</b>

# 12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 8 of 54

B6A (Official Form 6A) (12/07)

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1404 Knoll Ridge Drive, Cedar Park, TX 78613 CROSSING AT CARRIAGE HILLS SEC 1 AMENDED, BLOCK B, LOT 4, WILLIAMSON COUNTY, TEXAS.  Property was purchased in 7/1995 for \$104,519.00 Source of valuation: Williamson Central Appraisal District	Fee Simple Absolute	С	\$145,724.00	\$103,716.00

Total:

\$145,724.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand at time of filing.	С	\$70.00
Checking, savings or other financial accounts, certificates of deposit		Austin Telco, checking account	С	\$5.84
or shares in banks, savings and loan, thrift, building and loan, and home-		Austin Telco, savings account	С	\$25.05
stead associations, or credit unions, brokerage houses, or cooperatives.		A+ Federal Credit Union, savings account	С	\$52.20
Sickerage neades, or desperantes.		University Federal Credit Union, checking account	С	(\$127.61)
		University Federal Credit Union, savings account	С	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer		Living Room: Sofa, love seat, end table, bookcase, television, lamp, computer, DVD player.	С	\$3,100.00
equipment.		Kitchen/Dining room: Stove, refrigerator, dishwasher, microwave oven, small appliances, pots and pans, dishes and glassware, flatware, sterling ware, china, crystal, china cabinet, table and chairs.	С	\$10,250.00
		Bedroom 1: Bed, dresser, chest, night stand, clock, lamp.	С	\$3,300.00
		Bedroom 2: Bed, dresser, chest, night stand, clock, lamp.	С	\$900.00
		Bedroom 3: Bed, end table, lamp.	С	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other		Miscellaneous Books, pictures, collections, antique sewing machine.	С	\$4,250.00
collections or collectibles.		Bathroom: Towels and linens, toilette articles.	С	\$100.00
objects; antiques; stamp, coin, record, tape, compact disc, and other		and glassware, flatware, sterling ware, china, crystal, china cabinet, table and chairs.  Bedroom 1: Bed, dresser, chest, night stand, clock, lamp.  Bedroom 2: Bed, dresser, chest, night stand, clock, lamp.  Bedroom 3: Bed, end table, lamp.  Miscellaneous Books, pictures, collections, antique sewing machine.	C C	\$1,0 \$4,2

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
				·
		Utility room: Washer, dryer, freezer, garden tools, electric tools, lawn mower.	С	\$2,900.00
6. Wearing apparel.		Man's Wearing apparel	Н	\$300.00
		Woman's Wearing apparel	W	\$500.00
7. Furs and jewelry.		Man's Jewelry: Watch, wedding ring, ring.	Н	\$1,000.00
		Woman's Jewelry: Watch, wedding ring, earrings, bracelet, necklace, various costume jewelry.	W	\$5,000.00
8. Firearms and sports, photo-		Smith and Wesson handgun	С	\$200.00
graphic, and other hobby equipment.		Miscellaneous sports and hobby equipment	С	\$100.00
Interests in insurance policies.     Name insurance company of each		Modern Woodman term life insurance policy	Н	\$1.00
policy and itemize surrender or refund value of each.		Protective Life whole life insurance policy	W	\$4,490.46
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing		Modern Woodman, Roth IRA	W	\$7,501.70
plans. Give particulars.		ERS	W	\$12,188.66
		\$1,981.00/per month social security benefits	Н	Unknown
		Social security benefits not being received	W	Unknown
		Modern Woodman, IRA	W	\$4,065.73
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Current wages due Debtor at time of filing	С	\$1,527.00
particulars.				

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	1	2008 Saturn Aura Mileage: 53,000	С	\$10,282.00
		2003 Toyota Camry	W	\$6,675.00

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Mileage: 70,000		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.		Dog	С	\$5.00
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	x			
		4 continuation sheets attached Total		\$70.667.02

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1404 Knoll Ridge Drive, Cedar Park, TX 78613 CROSSING AT CARRIAGE HILLS SEC 1 AMENDED, BLOCK B, LOT 4, WILLIAMSON COUNTY, TEXAS.  Property was purchased in 7/1995 for \$104,519.00	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$42,008.00 100% of Full Market Value	\$145,724.00
Source of valuation: Williamson Central Appraisal District			
Living Room: Sofa, love seat, end table, bookcase, television, lamp, computer, DVD player.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$3,100.00 100% of Full Market Value	\$3,100.00
Kitchen/Dining room: Stove, refrigerator, dishwasher, microwave oven, small appliances, pots and pans, dishes and glassware, flatware, sterling ware, china, crystal, china cabinet, table and chairs.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10,250.00 100% of Full Market Value	\$10,250.00
Bedroom 1: Bed, dresser, chest, night stand, clock, lamp.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$3,300.00 100% of Full Market Value	\$3,300.00
Bedroom 2: Bed, dresser, chest, night stand, clock, lamp.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$900.00 100% of Full Market Value	\$900.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$59,558.00	\$163,274.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Continuation Sneet No. 1		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Bedroom 3: Bed, end table, lamp.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,000.00 100% of Full Market Value	\$1,000.00
Miscellaneous Books, pictures, collections, antique sewing machine.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$4,250.00 100% of Full Market Value	\$4,250.00
Bathroom: Towels and linens, toilette articles.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Utility room: Washer, dryer, freezer, garden tools, electric tools, lawn mower.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$2,900.00 100% of Full Market Value	\$2,900.00
Man's Wearing apparel	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$300.00 100% of Full Market Value	\$300.00
Woman's Wearing apparel	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$500.00 100% of Full Market Value	\$500.00
Man's Jewelry: Watch, wedding ring, ring.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$1,000.00 100% of Full Market Value	\$1,000.00
Woman's Jewelry: Watch, wedding ring, earrings, bracelet, necklace, various costume jewelry.	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$5,000.00 100% of Full Market Value	\$5,000.00
Smith and Wesson handgun	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(7)	\$200.00 100% of Full Market Value	\$200.00
Miscellaneous sports and hobby equipment	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(8)	\$100.00 100% of Full Market Value	\$100.00
		\$74,908.00	\$178,624.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Kenneth Earl Boyles
	Linda Jean Boyles

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Modern Woodman term life insurance policy	Tex. Ins. Code § 1108.051	\$1.00 100% of Full Market Value	\$1.00	
Protective Life whole life insurance policy	Tex. Ins. Code § 1108.051	\$4,490.46 100% of Full Market Value	\$4,490.46	
Modern Woodman, Roth IRA	Tex. Prop. Code § 42.0021	\$7,501.70 100% of Full Market Value	\$7,501.70	
ERS	Tex. Gov't. Code.§ 811.005	\$12,188.66 100% of Full Market Value	\$12,188.66	
\$1,981.00/per month social security benefits	42 U.S.C. § 407	Unknown 100% of Full Market Value	Unknown	
Social security benefits not being received	42 U.S.C. § 407	Unknown 100% of Full Market Value	Unknown	
Modern Woodman, IRA	Tex. Prop. Code § 42.0021	\$4,065.73 100% of Full Market Value	\$4,065.73	
Current wages due Debtor at time of filing	Tex. Prop. Code § 42.001(b)(1)	\$1,527.00 100% of Full Market Value	\$1,527.00	
2008 Saturn Aura Mileage: 53,000	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00 100% of Full Market Value	\$10,282.00	
		\$104,682.55	\$218,680.55	

B6C	(Official	Form	6C)	(4/10)	)	Cont.
-----	-----------	------	-----	--------	---	-------

In re	<b>Kenneth Earl Boyles</b>
	Linda Jean Boyles

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2003 Toyota Camry Mileage: 70,000	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$6,675.00 100% of Full Market Value	\$6,675.00
Dog	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$5.00 100% of Full Market Value	\$5.00
		\$111,362.55	\$225,360.55

B6D (Official Form 6D) (12/07) In re Kenneth Earl Boyles Linda Jean Boyles

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #: xxxxxx0606	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: 03/2008	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
A+ Federal Credit Union Po Box 14867 Austin, TX 78761	С	NATURE OF LIEN: Purchase Money COLLATERAL: 2008 Saturn Aura REMARKS:  VALUE: \$10,282.00				\$10,979.00	\$697.00
ACCT #: xxxxxxxxxxxxx1998  Wells Fargo Bank Nv Na Call 800-225-5935 Choose account type in automated atten Des Moines, IA 50306	С	DATE INCURRED: 01/2008 NATURE OF LIEN: Home Equity Security Instrument COLLATERAL: 1404 Knoll Ridge Drive, Cedar Park, TX 78613 REMARKS:				\$17,150.00	
ACCT #: xxxxxx6243  Wells Fargo Home Mortgage Po Box 10335 Des Moines, IA 50306	С	VALUE: \$145,724.00  DATE INCURRED: 10/2001  NATURE OF LIEN: 10/2001  Vendor's Lien and deed of trust lien  COLLATERAL: 1404 Knoll Ridge Drive, Cedar Park, TX 78613  REMARKS: \$145,724.00				\$86,566.00	
		Subtotal (Total of this F	• <b>3</b> 0	e) >		\$114,695.00	\$697.00
		Subtotal (Total of this F Total (Use only on last p	_	•		\$114,695.00 \$114,695.00	\$697.00 \$697.00

No \_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10)

In re Kenneth Earl Boyles Linda Jean Boyles

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

B6F (Official Form 6F) (12/07) In re Kenneth Earl Boyles Linda Jean Boyles

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxiple American Express American Express Special Research PO Box 981540 El Paso, TX 79998		С	DATE INCURRED: 09/1996 CONSIDERATION: Credit card purchases REMARKS: -4763, -3423, 562000				\$5,813.00
ACCT#: xxxxiple American Express American Express Special Research PO Box 981540 El Paso, TX 79998		С	DATE INCURRED: 04/1996 CONSIDERATION: Credit card purchases REMARKS: 251001, -5633				\$2,818.00
ACCT#: xxxxx0008 Austin Telco FCU 8929 Shoal Creek Blvd Ste 100 Austin, TX 78757		С	DATE INCURRED: 05/2002 CONSIDERATION: Line of Credit REMARKS:				\$2,174.00
ACCT#: xxxxxxxxxxxxx9014 Bill Me Later PO Box 105658 Atlanta, GA 30348		С	DATE INCURRED: CONSIDERATION: Credit card purchases REMARKS:				\$559.43
ACCT#: xxxxxxxxxxxx8683 Capital One Bank PO Box 30285 Salt Lake City, UT 84130		С	DATE INCURRED: 04/2007 CONSIDERATION: Credit card purchases REMARKS:				\$2,953.00
ACCT#: xxxxxxxxxxxxx5833 Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 06/2010 CONSIDERATION: Credit card purchases REMARKS:				\$8,962.00
continuation sheets attached		(Rep	(Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ile i n th	l > F.) ne	\$23,279.43

B6F (Official Form 6F) (12/07) - Cont. In re Kenneth Earl Boyles Linda Jean Boyles

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Citibank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	CONSIDERATION: Credit card purchases REMARKS:				\$4,407.00
ACCT #: xxxxxxxxxxxx2400  Exxon Mobile PO Box 6404 Sioux Falls, SD 57117-6404		С	DATE INCURRED: 03/1990 CONSIDERATION: Credit card purchases REMARKS:				\$474.00
ACCT#: xxxxiple FIA / Bank of America Attn: Bankruptcy PO Box 15102 Wilmington, DE 19886		С	DATE INCURRED: 08/2003 CONSIDERATION: Credit card purchases REMARKS: -4069, -5792				\$8,917.00
ACCT#: Fred E. Walker, PC 609 Castle Ridge Rd. Austin, TX 78746		С	DATE INCURRED: 05/01/2012 CONSIDERATION: Attorney Fees REMARKS:				\$1,320.71
ACCT#: xxx6069  Mb Financial Bank 6111 N River Rd Rosemont, IL 60018		С	DATE INCURRED: 04/2008 CONSIDERATION: Deficiency resulting from repossessed vehicle REMARKS:				\$4,548.83
ACCT#: ProCollect 12170 N Abrams Rd, Ste 100 Dallas, TX 75243		С	DATE INCURRED: CONSIDERATION: Collection agency for the Oasis REMARKS:			x	Notice Only
Sheet no <b>1</b> of <b>_2</b> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	aim	ıs	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	nedu e, o	ota ıle n th	l > F.) ne	\$19,667.54

B6F (Official Form 6F) (12/07) - Cont. In re Kenneth Earl Boyles Linda Jean Boyles

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

SETOFF, SO STATE.	CLAIIVI
ION:	\$2,923.79
ION:	\$42.00
ION:	\$1,622.82
	SETOFF, SO STATE.  SETOFF, SO STATE.  SED: TON: d purchases  RED: TON: contract  Subtotal >

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 23 of 54

B6G (Official Form 6G) (12/07)

In re Kenneth Earl Boyles Linda Jean Boyles

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexp	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Fred E. Walker, PC 609 Castle Ridge Rd. Austin, TX 78746	Attorney Fees Contract to be ASSUMED
The Oasis 5757 Wooldridge Rd. Corpus Christi, TX 78414	Breach of contract Contract to be REJECTED

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 24 of 54

B6H (Official Form 6H) (12/07)
In re Kenneth Earl Boyles
Linda Jean Boyles

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)
In re Kenneth Earl Boyles
Linda Jean Boyles

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	ebtor and Spo	use	
Married	Relationship(s): Age(s):	Relationship(	s):	Age(s):
Walled				
Employment:	Debtor	Spouse		
Occupation	Retired	Dept of Publi		
Name of Employer		Dept of Publi	c Safety	
How Long Employed		8 years		
Address of Employer		5805 N. Lam		
		Austin, TX 78	3752	
	rerage or projected monthly income at time case filed)		DEBTOR	SPOUSE
	, salary, and commissions (Prorate if not paid monthly)		\$0.00	\$2,630.28
<ol><li>Estimate monthly over</li></ol>	ertime	_	\$0.00	\$0.00
3. SUBTOTAL		l l	\$0.00	\$2,630.28
4. LESS PAYROLL DE		_	Ф0.00	<b>#</b> 450.44
•	ides social security tax if b. is zero)		\$0.00	\$159.14
b. Social Security Ta	(		\$0.00	\$99.22 \$34.26
c. Medicare d. Insurance			\$0.00 \$0.00	\$34.26 \$267.79
e. Union dues			\$0.00 \$0.00	\$0.00
f. Retirement	/ Mandatory		\$0.00 \$0.00	\$170.97
g. Other (Specify)	/ Manuatory		\$0.00	\$0.00
			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)	_		\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$0.00	\$731.38
6. TOTAL NET MONTH	LY TAKE HOME PAY	To the second se	\$0.00	\$1,898.90
7. Regular income from	operation of business or profession or farm (Attach deta	L ailed stmt)	\$0.00	\$0.00
8. Income from real pro	•	anou ourne,	\$0.00	\$0.00
Interest and dividend			\$0.00	\$0.00
	e or support payments payable to the debtor for the deb	tor's use or	\$0.00	\$0.00
that of dependents lis			·	
11. Social security or gov	vernment assistance (Specify):			
Social security			\$1,981.00	\$0.00
12. Pension or retiremen			\$0.00	\$0.00
13. Other monthly incom			\$0.00	\$0.00
			*	*
			\$0.00 \$0.00	\$0.00 \$0.00
C			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13	L	\$1,981.00	\$0.00
	Y INCOME (Add amounts shown on lines 6 and 14)	<u>.</u>	\$1,981.00	\$1,898.90
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	\$3,8	379.90

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

B6J (Official Form 6J) (12/07)

IN RE: Kenneth Earl Boyles Linda Jean Boyles

Case No.	
	(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

П	Check this box if a joint petition is filed and debtor's spouse maintains a separate household.	Complete a separate schedule of expenditures
_	labeled "Spouse."	

Rent or home mortgage payment (include lot rented for mobile home)	\$963.17
a. Are real estate taxes included? ✓ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$165.00
b. Water and sewer	\$100.00
c. Telephone	\$150.00
d. Other: Internet and cable	\$120.00
3. Home maintenance (repairs and upkeep)	\$66.00
4. Food	\$500.00
5. Clothing	\$135.00
6. Laundry and dry cleaning	\$10.00
7. Medical and dental expenses	\$120.00
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	•
b. Life	\$260.78
c. Health	<b>A</b>
d. Auto e. Other: Medicare	\$220.00
	\$99.90
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2008 Saturn Aura	\$475.35
b. Other: Pet expenses	\$20.00
c. Other: Personal care expenses	\$25.00
d. Other: Home Owner's Assoc dues	\$23.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: Wellsfargo home equity	\$70.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,873.20
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this

document: None.

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

\$3,879.90 \$3,873.20

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

\$6.70

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Kenneth Earl Boyles Linda Jean Boyles Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$145,724.00		
B - Personal Property	Yes	5	\$79,667.03		
C - Property Claimed as Exempt	Yes	4		'	
D - Creditors Holding Secured Claims	Yes	1		\$114,695.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$47,535.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,879.90
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,873.20
	TOTAL	19	\$225,391.03	\$162,230.58	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Kenneth Earl Boyles Linda Jean Boyles Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,879.90
Average Expenses (from Schedule J, Line 18)	\$3,873.20
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,506.84

#### State the following:

otato ino renoving.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$697.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$47,535.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$48,232.58

### 12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 29 of 54

B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Kenneth Earl Boyles
Linda Jean Boyles

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the forest, and that they are true and correct to the best of my kr	0 0	, ,	21
Date	5/18/2012	•	/s/ Kenneth Earl Boyles Kenneth Earl Boyles	
Date	5/18/2012		/s/ Linda Jean Boyles Linda Jean Boyles	
		[If joint cas	e, both spouses must sign.]	

B7 (Official Form 7) (04/10)

#### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

n re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

	Linda Jean Boyl	es (if known)	
		STATEMENT OF FINANCIAL AFFAIRS	
	1. Income from em	ployment or operation of business	
None	including part-time activi case was commenced. maintains, or has mainta beginning and ending da	of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, ties either as an employee or in independent trade or business, from the beginning of this calendar year to the date this State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that sined, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the ates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing opter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a	
	AMOUNT	SOURCE	
	\$ 13,151.00	2012 Co-debtor YTD wage income	
	42,189.38	2011 Debtor wage income	
	26,371.74	2011 Co-debtor wage income	
	44,360.00	2010 Debtor wage income	
	25,370.59	2010 Co-debtor wage income	
	2. Income other the	an from employment or operation of business	
None	two years immediately p separately. (Married del	ome received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the receding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse otors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, separated and a joint petition is not filed.)	:
	AMOUNT	SOURCE	
	\$ 1,427.00	2012 Income tax refund from tax year 2011	
	6,464.00	2011 IRA distribution	
	1,013.00	2011 Pension/annuity	
	7,646.00	2011 Social security	
	2,919.00	2010 Other income	
	3 Payments to cre	ditors	_

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF			
NAME AND ADDRESS OF CREDITO	R PAYMENTS	<b>AMOUNT PAID</b>	AMOUNT STILL OWING	
Wells Fargo Home Mortgage	Monthly	\$963.17	\$86,566.00	
Po Box 10335	(Last 90 days)			
Des Moines, IA 50306				
A+ Federal Credit Union	Monthly	\$475.35	\$10,979.00	
Po Box 14867	(Last 90 days)	,	• -,	
Austin, TX 78761	, , , , ,			
Wells Fargo Bank Nv Na	Monthly	\$70.67	\$17,150.00	
Call 800-225-5935	(Last 90 days)	,	,	
Choose account type in automat	ed attenda			
Des Moines, IA 50306				

DATES OF

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1			
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
	* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.		
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
	4. Suits and administrative proceedings, executions, garnishments and attachments		
None  ✓	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
	5. Repossessions, foreclosures and returns		
None 🗹	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
	6. Assignments and receiverships		
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
	7. Gifts		
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a		

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON RELATIONSHIP TO

OR ORGANIZATION
Goodwill

RELATIONSHIP TO
DEBTOR, IF ANY DATE OF GIFT monthly

DESCRIPTION AND VALUE OF GIFT household items/clothes \$200

NAME AND ADDRESS OF INSTITUTION

**Modern Woodmen of America** 

1701 1st Ave.

Rock Island, IL 61201

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

ln	re: Kenneth Earl Boyles Linda Jean Boyles		Case No (if known)	
		STATEMENT OF FINANCIAL A Continuation Sheet No. 2	FFAIRS	
None	commencement of this case. (Married de		ceding the commencement of this case or since the include losses by either or both spouses whether or not	
	DESCRIPTION AND VALUE OF PROPERTY 2003 Toyota Camry \$6,675.00	DESCRIPTION OF CIRCUMSTANCES AND LOSS WAS COVERED IN WHOLE OR IN PABY INSURANCE, GIVE PARTICULARS Debtor was involved in a vehicular accinsurance, Safeco, paid for the damag vehicle and damage to a fence and tre vehicle sustained no damage.	DATE OF LOSS cident. Debtor's 12/2011 e to the other	
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning d			
	NAME AND ADDRESS OF PAYEE Fred E. Walker, P.C. 609 Castle Ridge Road Suite 220 Austin, TX 78746	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR Various	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$879.29 Attorney fee 306.00 filing fee 65.00 credit report	
	InCharge Education Foundation, 2101 Park Center Dr., Ste. 310 Orlando, FL 32835	Inc. 04/2012	\$30.00 credit counseling course	
None	a. List all other property, other than property either absolutely or as security within two	years immediately preceding the commenceme	iness or financial affairs of the debtor, transferred nt of this case. (Married debtors filing under chapter 12 on is filed, unless the spouses are separated and a joint	
None	b. List all property transferred by the deb similar device of which the debtor is a be	, , , , ,	ommencement of this case to a self-settled trust or	
None	transferred within one year immediately p certificates of deposit, or other instrumen brokerage houses and other financial ins	receding the commencement of this case. Inclutes; shares and share accounts held in banks, crutitutions. (Married debtors filing under chapter 1:	it of the debtor which were closed, sold, or otherwise ide checking, savings, or other financial accounts, edit unions, pension funds, cooperatives, associations, 2 or chapter 13 must include information concerning in is filed, unless the spouses are separated and a joint T FOUR	
		DIGITS OF ACCOUNT NU		

IRA - \$0.00

IRA - 0.00

IRA - 0.00

AND AMOUNT OF FINAL BALANCE SALE OR CLOSING

\$1,012.63 - 8/2011

3,983.18 - 8/2011

538.04 - 8/2011

#### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS **AUSTIN DIVISION**

n re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

12.	Safe	dep	osit	boxes
-----	------	-----	------	-------

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\square$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{M}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None  $\square$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  $\mathbf{\Lambda}$ 

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature,	location	and	name	of	business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.



### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

In re:	Kenneth Earl Boyles	Case No.	
	Linda Jean Boyles		(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

	Continuation Sheet No. 3
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None  ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
	25. Pension Funds
None	If the debtor is not an individual, list the name and federal taxpaver-identification number of any pension fund to which the debtor, as an employer

has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 36 of 54

B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date <u>5/18/2012</u>	Signature of Debtor	/s/ Kenneth Earl Boyles Kenneth Earl Boyles		
Date <u>5/18/2012</u>	Signature of Joint Debtor (if any)	/s/ Linda Jean Boyles Linda Jean Boyles		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Kenneth Earl Boyles
Linda Jean Boyles

CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name: A+ Federal Credit Union Po Box 14867 Austin, TX 78761 xxxxxx0606	Describe Property Securing Debt: 2008 Saturn Aura			
Property will be (check one):  ☐ Surrendered				
Property is (check one):  ☑ Claimed as exempt				
Property No. 2				
Creditor's Name: Wells Fargo Bank Nv Na Call 800-225-5935 Choose account type in automated attenda Des Moines, IA 50306 xxxxxxxxxxxxxxx1998	Describe Property Securing Debt: 1404 Knoll Ridge Drive, Cedar Park, TX 78613			
Property will be (check one):  ☐ Surrendered				
Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):  Debtor will continue making payments to creditor without reaffirming.  Texas law does not allow for the reaffirmation of home equity security instruments.  Property is (check one):				
✓ Claimed as exempt  Not claimed as exempt				

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Kenneth Earl Boyles Linda Jean Boyles CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

Property No. 3				
Creditor's Name: Wells Fargo Home Mortgage Po Box 10335 Des Moines, IA 50306 xxxxxx6243		Describe Property Securing Debt: 1404 Knoll Ridge Drive, Cedar Park, TX 78613		
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one):				
Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):				
Property is (check one):  ☑ Claimed as exempt □ Not claimed as exempt	npt			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	es. (All three colu	mns of Part B must be com	pleted for each un	expired lease.
Property No. 1			<b>i</b>	
Lessor's Name: Fred E. Walker, PC	Describe Leased Attorney Fees	Property:	Lease will be Ass 11 U.S.C. § 365(	sumed pursuant to (p)(2):
609 Castle Ridge Rd. Austin, TX 78746			YES 🗹	NO 🗆
Property No. 2				
Lessor's Name: The Oasis	Describe Leased Breach of contra		Lease will be Ass 11 U.S.C. § 365(	sumed pursuant to (p)(2):
5757 Wooldridge Rd. Corpus Christi, TX 78414			YES 🗆	NO 🗹

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Kenneth Earl Boyles
Linda Jean Boyles

CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	5/18/2012	Signature _	/s/ Kenneth Earl Boyles Kenneth Earl Boyles	
Date	5/18/2012		/s/ Linda Jean Boyles	

B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

In re Kenneth Earl Boyles Linda Jean Boyles

Case No.	
Chapter	7

### CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Kenneth Earl Boyles	Х	/s/ Kenneth Earl Boyles	5/18/2012
Linda Jean Boyles		Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	/s/ Linda Jean Boyles	5/18/2012
Case No. (if known)		Signature of Joint Debtor (if any)	Date
Certificate of C	compliance with § 3	42(b) of the Bankruptcy Code	
I, Denise A. True	, counsel for Debt	or(s), hereby certify that I delivered to the	Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code	<del></del> <del></del>		
/s/ Denise A. True			
Denise A. True, Attorney for Debtor(s)			
Bar No.: 24008212			
Fred E. Walker, PC			
609 Castle Ridge Rd.			
Austin, TX 78746			
Phone: (512) 330-9977			
Fax: (512) 330-1686			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION**

IN RE: Kenneth Earl Boyles CASE NO

Linda Jean Boyles

CHAPTER 7

	5/18/2012  Date  /s/ Kenneth Earl Boyles	Js/ Denise A. True  Denise A. True Fred E. Walker, PC 609 Castle Ridge Rd. Austin, TX 78746 Phone: (512) 330-9977 / Fax:	
	5/18/2012	Denise A. True Fred E. Walker, PC 609 Castle Ridge Rd. Austin, TX 78746	
	5/18/2012	Denise A. True Fred E. Walker, PC 609 Castle Ridge Rd. Austin, TX 78746	
	5/18/2012	Denise A. True Fred E. Walker, PC 609 Castle Ridge Rd.	Bar No. 24008212
	5/18/2012	Denise A. True Fred E. Walker, PC	Bar No. 24008212
	5/18/2012	_	Dor No. 04000040
		kruptcy proceeding.	
1		CERTIFICATION e statement of any agreement or arrange	ement for payment to me for
		OF DITIFICATION	
	By agreement with the debtor(s), the above The fee does not include any services of additional services must be in writing.		_
	·	_	
	<ul><li>b. Preparation and filing of any petition, so</li><li>c. Representation of the debtor at the med</li></ul>		
	<ul> <li>a. Analysis of the debtor's financial situation</li> <li>bankruptcy;</li> </ul>	ion, and rendering advice to the debtor in	n determining whether to file a petition in
	In return for the above-disclosed fee, I have		
	-	the agreement, together with a list of the	
	associates of my law firm.  I have agreed to share the above-disc	closed compensation with another perso	n or persons who are not members or
4.	<b>—</b>	e-disclosed compensation with any other	person unless they are members and
პ.	The source of compensation to be paid to  ☑ Debtor ☐ Oth	ome is: ther (specify)	
2		ther (specify)	
2.	The source of the compensation paid to m		
	Balance Due:		\$1,320.71
	For legal services, I have agreed to accep Prior to the filing of this statement I have re		<u>\$2,200.00</u> \$879.29
	is as follows:	( ,	, ,
	that compensation paid to me within one y services rendered or to be rendered on be	year before the filing of the petition in bar	nkruptcy, or agreed to be paid to me, for
		Bankr D 2016/b) Laartify that Lam tha	attorney for the above-named debtor(s) and

12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 44 of 54

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

IN RE: Kenneth Earl Boyles Linda Jean Boyles CASE NO

CHAPTER 7

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	5/18/2012	/s/ Kenneth Earl Boyles Kenneth Earl Boyles
Date	5/18/2012	/s/ Linda Jean Boyles Linda Jean Boyles

A+ Federal Credit Union Po Box 14867 Austin, TX 78761

American Express American Express Special Research PO Box 981540 El Paso, TX 79998

Austin Telco FCU 8929 Shoal Creek Blvd Ste 100 Austin, TX 78757

Bill Me Later PO Box 105658 Atlanta, GA 30348

Capital One Bank PO Box 30285 Salt Lake City, UT 84130

Chase Po Box 15298 Wilmington, DE 19850

Citibank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195

Exxon Mobile PO Box 6404 Sioux Falls, SD 57117-6404

FIA / Bank of America Attn: Bankruptcy PO Box 15102 Wilmington, DE 19886 Mb Financial Bank 6111 N River Rd Rosemont, IL 60018

ProCollect 12170 N Abrams Rd, Ste 100 Dallas, TX 75243

Scott & White 2401 South 31st Street Temple, TX 76508

Shell Oil Company/All Notices c/o Citicorp Credit Services PO Box 20507 Kansas City MO 64195

The Oasis 5757 Wooldridge Rd. Corpus Christi, TX 78414

Wells Fargo Bank Nv Na Call 800-225-5935 Choose account type in automated attenda Des Moines, IA 50306

Wells Fargo Home Mortgage Po Box 10335 Des Moines, IA 50306

#### 12-11127-cag Doc#1 Filed 05/18/12 Entered 05/18/12 17:59:08 Main Document Pg 47 of 54

B 22A (Official Form 22A) (Chapter 7) (12/10) In re: Kenneth Earl Boyles Linda Jean Boyles

Case Number:

According to the information required to be entered on this statement
(check one box as directed in Part I, III, or VI of this statement):
☐ The presumption arises.
☐ The presumption is temporarily inapplicable.

#### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	<b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	<ul> <li>a.          I was called to active duty after September 11, 2001, for a period of at least 90 days and         I remain on active duty /or/         I was released from active duty on        , which is less than 540 days before this bankruptcy case was filed;</li> </ul>
	OR
	<ul> <li>b.</li></ul>

	(Onicial Form 22A) (Onapter 1) (12/10)				
	Part II. CALCULATION OF MONT	THLY INCOME I	FOR § 707(b)(7)	EXCLUSION	
2	Marital/filing status. Check the box that applies and a. ☐ Unmarried. Complete only Column A ("Del b. ☐ Married, not filing jointly, with declaration of seppenalty of perjury: "My spouse and I are legally are living apart other than for the purpose of example to enly Column A ("Debtor's Income c. ☐ Married, not filing jointly, without the declaration Complete both Column A ("Debtor's Income d. ☑ Married, filing jointly. Complete both Column Lines 3-11.  All figures must reflect average monthly income received during the six calendar months prior to filing the bankr of the month before the filing. If the amount of monthly	otor's Income") for parate households. It separated under a vading the requirem e") for Lines 3-11. In of separate house e") and Column B ( in A ("Debtor's Incomed from all sources uptcy case, ending	Lines 3-11.  By checking this bo pplicable non-bankments of § 707(b)(2)(and holds set out in Line ("Spouse's Income ome") and Column derived on the last day	x, debtor declares ouptcy law or my spo A) of the Bankruptce 2.b above. ") for Lines 3-11.	under ouse and I y Code."
	months, you must divide the six-month total by six, and appropriate line.	d enter the result on	the	Income	Income
3	Gross wages, salary, tips, bonuses, overtime, com	missions.		\$876.56	\$2,630.28
4	Income from the operation of a business, professic Line a and enter the difference in the appropriate columore than one business, profession or farm, enter aggregation of the second of the business expenses entered on Line b as a description of the business expenses entered on Line b as a description of the business expenses expenses business expenses of the Business income	\$0.00	\$0.00		
5	Rent and other real property income. Subtract Line difference in the appropriate column(s) of Line 5. Do not include any part of the operating expenses Part V.	not enter a number	enter the less than zero.	\$0.00	\$0.00
3	a. Gross receipts	\$0.00	\$0.00		
	b. Ordinary and necessary operating expenses	\$0.00	\$0.00		
	c. Rent and other real property income	Subtract Line b fro	om Line a	\$0.00	\$0.00
6	Interest, dividends, and royalties.			\$0.00	\$0.00
7	Pension and retirement income.	a na mulan basala d	u tha have - L - LJ	\$0.00	\$0.00
8	Any amounts paid by another person or entity, on expenses of the debtor or the debtor's dependents that purpose. Do not include alimony or separate mapaid by your spouse if Column B is completed. Each in only one column; if a payment is listed in Column A, Column B.	\$0.00	\$0.00		
9	Unemployment compensation. Enter the amount in However, if you contend that unemployment compens spouse was a benefit under the Social Security Act, do compensation in Column A or B, but instead state the Unemployment compensation claimed to be a benefit under the Social Security Act	ation received by you	ou or your of such	\$0.00	\$0.00

D ZZF	(Official Form 22A) (Chapter 7) (12/10)				
10	Income from all other sources. Specify source and amount. If necess sources on a separate page. Do not include alimony or separate mapayments paid by your spouse if Column B is completed, but include payments of alimony or separate maintenance. Do not include any be under the Social Security Act or payments received as a victim of a war or against humanity, or as a victim of international or domestic terrorism.				
	a.				
	b.				
	Total and enter on Line 10	,	\$0.00	\$0.00	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	er the total(s).	\$876.56	\$2,630.28	
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been cline 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.	•	\$3,	506.84	
	Part III. APPLICATION OF § 707(b)	(7) EXCLUSION			
13					
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: b. Enter	er debtor's household	d size:2	\$53,950.00	
	Application of Section 707(b)(7). Check the applicable box and proceed	ed as directed.			
15					
	The amount on Line 13 is more than the amount on Line 14. Cor Complete Parts IV, V, VI, and VII of this statement of	<u> </u>	-	nent.	
	·		-		
16	Part IV. CALCULATION OF CURRENT MONTH  Enter the amount from Line 12.	LT INCOME FO	K 9 /U/(b)(2)		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 Line 11, Column B that was NOT paid on a regular basis for the household debtor's dependents. Specify in the lines below the basis for excluding the payment of the spouse's tax liability or the spouse's support of persons of debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, enter the spouse's support of persons of debtor's dependents.	Id expenses of the delection of the delection of the debtor of the debto	ebtor or the (such as or the		
	a.				
	b.				
	c.				
	Total and enter on line 17.				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16				
	Part V. CALCULATION OF DEDUCTIO	NS FROM INCO	DME		
	Subpart A: Deductions under Standards of the In	ternal Revenue S	ervice (IRS)		
19A	National Standards: food, clothing and other items. Enter in Line 19A National Standards for Food, Clothing and Other Items for the applicable information is available at www.usdoj.gov/ust/ or from the clerk of the ban number of persons is the number that would currently be allowed as exentax return, plus the number of any additional dependents whom you supp	number of persons. kruptcy court.) The a nptions on your fede	(This applicable		

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							
	Pers	sons under 65 years of age		Pers	ons 65 years	of age or olde	r	
	a1.	Allowance per person		a2.	Allowance pe	r person		
	b1.	Number of persons		b2.	Number of pe	ersons		
	c1.	Subtotal		c2.	Subtotal			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	$\perp$	IRS Housing and Utilities Stan			-			
		Average Monthly Payment for any, as stated in Line 42	any debts secured	by you	r home, if			
	c. Net mortgage/rental expense Subtract Line b from Line a.							
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
	You a opera	Standards: transportation; we entitled to an expense allow ting a vehicle and regardless of	ance in this categor of whether you use p	ry rega public t	rdless of wheth ransportation.	ner you pay the	·	
22A	are in If you Trans Local Statis	k the number of vehicles for who cluded as a contribution to you checked 0, enter on Line 22A portation. If you checked 1 or Standards: Transportation for tical Area or Census Region. (bankruptcy court.)	r household expens the "Public Transpo 2 or more, enter on the applicable numl	ses in I ortation Line 2 ber of v	Line 8.  " amount from 22A the "Operativehicles in the 3	0	2 or more. dards: ount from IRS opolitan	

	Local Standards: transportation; additional public transportation expense.				
	If you pay the operating expenses for a vehicle and also use public transportation, and you contend that				
22B		are entitled to an additional deduction for your public transportation exper plic Transportation" amount from IRS Local Standards: Transportation. (T			
		v.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	This afficult is available at		
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an				
		ership/lease expense for more than two vehicles.)			
		er, in Line a below, the "Ownership Costs" for "One Car" from the IRS Loc			
		ailable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); en			
23	Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
			THAN ZENO.		
	a.	IRS Transportation Standards, Ownership Costs			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as			
		stated in Line 42			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		
	Loc	al Standards: transportation ownership/lease expense; Vehicle 2.			
		pplete this Line only if you checked the "2 or more" Box in Line 23.			
	Ent	er, in Line a below, the "Ownership Costs" for "One Car" from the IRS Loc	al Standards: Transportation		
	•	ilable at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); en			
		rage Monthly Payments for any debts secured by Vehicle 2, as stated in L			
24	Line	a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS	THAN ZERO.		
	a.	IRS Transportation Standards, Ownership Costs			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as			
		stated in Line 42			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		
		er Necessary Expenses: taxes. Enter the total average monthly exper			
25		eral, state, and local taxes, other than real estate and sales taxes, such as			
23		oloyment taxes, social-security taxes, and Medicare taxes. DO NOT INCL .ES TAXES.	UDE REAL ESTATE OR		
			ntor the total average monthly		
		er Necessary Expenses: involuntary deductions for employment. E roll deductions that are required for your employment, such as retirement			
26		uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH			
	CONTRIBUTIONS.				
	Oth	er Necessary Expenses: life insurance. Enter total average monthly	oremiums that you actually pay		
27	for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR				
	DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.				
	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are				
28		ired to pay pursuant to the order of a court or administrative agency, sucl ments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS II			
	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of				
29	employment and for education that is required for a physically or mentally challenged dependent child for				
	whom no public education providing similar services is available.				
	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on				
30	childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.				
	EDUCATIONAL PATIVIENTS.				
	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend				
31	on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered				
	in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS				
	ACCOUNTS LISTED IN LINE 34.				
ı I				1	

	(		
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.		
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.		
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32		
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account  Total and enter on Line 34		
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.		
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.		
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.		

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment					
	you or Payr the to follow	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
42	a. b. c.	Name of Creditor	Property Securing the Debt	Average Monthly Payment  Total: Add Lines a, b and c.	Does payment include taxes or insurance?  yes no yes no yes no yes no	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor Property Securing the Debt 1/60th of the Cure Amount					
	b.			Total: Add I	Lines a, b and c	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.					
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
	a.	Projected average monthly chapte	r 13 plan payment.			
45	b.	Current multiplier for your district as issued by the Executive Office for Uniformation is available at www.usc the bankruptcy court.)	Jnited States Trustees. (This		%	
	C.	Average monthly administrative ex	pense of chapter 13 case	Total: Multip	ly Lines a and b	
46	Tota	I Deductions for Debt Payment. E	nter the total of Lines 42 through	n 45.		
			part D: Total Deductions fr			
47	Tota	l of all deductions allowed under	§ 707(b)(2). Enter the total of L	ines 33, 41, and 46		
			ERMINATION OF § 707(b		ΓΙΟΝ	
48		r the amount from Line 18 (Currer	-			
49		Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				
50		Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				
51		<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.				

3 22A (Official Form 22A	(Chapter 7)	(12/10)
--------------------------	-------------	---------

	(Official Form 22A) (Chapter 7) (12/10)			
	Initial presumption determination. Check the applicable box and proceed as directed.			
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1			
	of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.			
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53			
	through 55).			
53	Enter the amount of your total non-priority unsecured debt			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.			
	Secondary presumption determination. Check the applicable box and proceed as directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.			
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.			
	Part VII: ADDITIONAL EXPENSE CLAIMS			
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			
56	Expense Description Monthly Amount			
	a.			
	b.			
	C.			
	Total: Add Lines a, b, and c			
	Part VIII: VERIFICATION			
	I declare under penalty of perjury that the information provided in this statement is true and correct.  (If this is a joint case, both debtors must sign.)			
57	Date: 5/18/2012 Signature: /s/ Kenneth Earl Boyles Kenneth Earl Boyles			
	Date: 5/18/2012 Signature: /s/ Linda Jean Boyles			
	Linda Jean Boyles			
$\Box$				

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.